

**State of Delaware Group Health Insurance Program**  
**Coverage Code Explanations**  
**Civil Union Spouses and/or Civil Union Spouse's Children**

Following the Coverage Code letter and description will be a listing of the types of dependents covered under this code:

**I – Emp & IRSNQ Spouse**

- Civil Union Spouse who is not qualified to be employee's tax dependent by IRS

**J – Emp & IRSNQ Child**

- Children of Civil Union Spouse who are not qualified to be employee's tax dependents by IRS

**K – Emp & IRSNQ Spouse + NQ Child(ren)**

- Civil Union Spouse who is not qualified to be employee's tax dependent by IRS
- Children of Civil Union Spouse who are not qualified to be employee's tax dependents by IRS

**M – Emp & IRSQ Spouse**

- Civil Union Spouse who is qualified to be employee's tax dependent by IRS

**N - Emp & IRSQ Child**

- Children of Civil Union Spouse who are qualified to be employee's tax dependents by IRS

**O – Emp & IRSQ Spouse + QChild(ren)**

- Civil Union Spouse who is qualified to be employee's tax dependent by IRS
- Children of Civil Union Spouse who are qualified to be employee's tax dependents by IRS

**P – Emp+Child & IRSNQ Spouse**

- Employee's son, daughter, adopted son, adopted daughter, or foster son or daughter (and/or Employee's grandchild, niece nephew, etc. who are tax dependents as defined in Group Eligibility Rule 2.01c).
- Civil Union Spouse who is not qualified to be employee's tax dependent by IRS

**R – Emp+Child & IRSNQ Child(ren)**

- Employee's son, daughter, adopted son, adopted daughter, or foster son or daughter (and/or Employee's grandchild, niece nephew, etc. who are tax dependents as defined in Group Eligibility Rule 2.01c).
- Children of Civil Union Spouse who are not qualified to be employee's tax dependents by IRS

**S – Emp+Child & IRSNQ Spouse + NQChild(ren)**

- Employee's son, daughter, adopted son, adopted daughter, or foster son or daughter (and/or Employee's grandchild, niece nephew, etc. who are tax dependents as defined in Group Eligibility Rule 2.01c).
- Civil Union Spouse who is not qualified to be employee's tax dependent by IRS
- Children of Civil Union Spouse who are not qualified to be employee's tax dependents by IRS

**T - Emp+Child & IRSQ Spouse**

- Employee's son, daughter, adopted son, adopted daughter, or foster son or daughter (and/or Employee's grandchild, niece nephew, etc. who are tax dependents as defined in Group Eligibility Rule 2.01c).
- Civil Union Spouse who is qualified to be employee's tax dependent by IRS

**U - Emp+Child & IRSQ Child(ren)**

- Employee's son, daughter, adopted son, adopted daughter, or foster son or daughter (and/or Employee's grandchild, niece nephew, etc. who are tax dependents as defined in Group Eligibility Rule 2.01c).
- Children of Civil Union Spouse who are qualified to be employee's tax dependents by IRS

**V - Emp+Child & IRSQ Spouse + Q Child(ren)**

- Employee's son, daughter, adopted son, adopted daughter, or foster son or daughter (and/or Employee's grandchild, niece nephew, etc. who are tax dependents as defined in Group Eligibility Rule 2.01c).
- Civil Union Spouse who is qualified to be employee's tax dependent by IRS
- Children of Civil Union Spouse who are qualified to be employee's tax dependents by IRS

**W – Emp & IRSNQ Spouse + Q Child(ren)**

- Civil Union Spouse who is not qualified to be employee's tax dependent by IRS
- Children of Civil Union Spouse who are qualified to be employee's tax dependents by IRS

**X - Emp & IRSQ Spouse + NQ Child(ren)**

- Civil Union Spouse who is qualified to be employee's tax dependent by IRS
- Children of Civil Union Spouse who are not qualified to be employee's tax dependents by IRS

**Y - Emp+Child & IRSNQ Spouse + QChild(ren)**

- Employee's son, daughter, adopted son, adopted daughter, or foster son or daughter (and/or Employee's grandchild, niece nephew, etc. who are tax dependents as defined in Group Eligibility Rule 2.01c).
- Civil Union Spouse who is not qualified to be employee's tax dependent by IRS
- Children of Civil Union Spouse who are qualified to be employee's tax dependents by IRS

**Z - Emp+Child & IRSQ Spouse + NQChild(ren)**

- Employee's son, daughter, adopted son, adopted daughter, or foster son or daughter (and/or Employee's grandchild, niece nephew, etc. who are tax dependents as defined in Group Eligibility Rule 2.01c).
- Civil Union Spouse who is qualified to be employee's tax dependent by IRS
- Children of Civil Union Spouse who are not qualified to be employee's tax dependents by IRS